

SERFF Tracking Number:	META-128256481	State:	District of Columbia
Filing Company:	Metropolitan Life Insurance Company	State Tracking Number:	
Company Tracking Number:	T12-46 (ACTL) (LW)		
TOI:	H02G Group Health - Accident Only	Sub-TOI:	H02G.000 Health - Accident Only
Product Name:	Group Accident & Health Insurance		
Project Name/Number:	MBA.SpecAcc.2012/T12-46		

Rate/Rule Schedule

Schedule Item Status:	Document Name:	Affected Form Numbers: (Separated with commas)	Rate Action:	Rate Action Information:	Attachments
	Actuarial Memorandum	MBA.SpecAcc.20 New	12		Life of Duty full actuarial memo.pdf

METROPOLITAN LIFE INSURANCE COMPANY
LIFE OF DUTY BENEFIT
ACTUARIAL FILING MEMORANDUM

Life of Duty Benefit

A benefit is paid upon death or hospital confinement of 30 or more consecutive days, if the event that caused death or hospital confinement resulted in the member receiving a Purple Heart Award. The benefit is equal to \$25,000 for death and \$2,500 for hospital confinements of 30 or more consecutive days. The maximum benefit payable is \$27,500.

The premium for the benefit is \$17.75 per member per year. The premium was calculated as shown below. Statistics on the number of active military and number of purple hearts awarded was obtained from publicly available websites including <http://www.fas.org/sqp/crs/natsec/RL32492.pdf> and <http://www.purpleheart.org>.

Life of Duty Benefit - Premium Derivation

Number of Active Military	1,400,000	
Number of purple hearts awarded annually	4,000	November 2009 edition of National Geographic - Afghan and Iraq Wars
% of military awarded PH	0.29%	
% of members receiving PH	0.29%	
Average Benefit	\$4,825	Assumes 7% of PH awarded upon death, 90% for hospitalization and 3% hosp. then died
Expenses	22.50%	
Annual Premium per member	\$17.75	

Expenses of 22.5% are comprised of:

Administrative Fees to TPA	10.0%
Other compensation and marketing	10.0%
Premium and other taxes	2.5%

The projected loss ratio is 77.5%.

To the best of my knowledge and judgment, the rate submission is in compliance with the applicable laws and regulations of the state and the benefits are reasonable in relation to the premiums.



Marian Zeldin
Vice-President & Actuary

April 25, 2012

SERFF Tracking Number: META-128256481 State: District of Columbia
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Supporting Document Schedules

	Item Status:	Status Date:
Bypassed - Item: Actuarial Justification		
Bypass Reason: As per your instructions, the Actuarial Memorandum is attached to the Rate Schedule tab.		
Comments:		

	Item Status:	Status Date:
Satisfied - Item: Cover Letter		
Comments: Attached is the Cover Letter. (This Form filing is concurrently being submitted to your department)		
Attachment: Cover letter.pdf		

Metropolitan Life Insurance Company
18210 Crane Nest Drive, Building #5
Tampa, FL 33647
Tel 813 983-4927 Fax 813 983-4940
INTERNET ADDRESS mdiefenderfe@metlife.com



Mark Diefenderfer

Group and SBC Contracts & Compliance Division

April 11, 2012

Dept. of Insurance & Securities Reg.
Government of the District of Columbia
810 First Street, N.E., Suite 701
Washington, DC 20002

Re: Group Accident & Health Insurance
Our NAIC Company No. is 65978
Our FEIN is 13-5581829
Our License Number is 7700289
Our Filing No. is T12-46

Dear Sir or Madam:

We enclose for filing final printed copies of the enclosed group specified accident certificate form. This form is new and does not replace any form previously filed.

Certificate form MBA.SpecAcc.2012 is being filed on a single case basis, for use only with a single policyholder. The certificate describes certain specified accident benefits provided to Military Benefit Association members who are in the U.S. armed forces, military reserve or national guard and who receive a Purple Heart. The covered persons will reside in fifty-five jurisdictions, including in the District of Columbia. This form is being filed concurrently in all fifty-five jurisdictions, including our domiciliary state, New York.

MetLife will be issuing a group policy to the MBA Group Insurance Benefit Trust. The policy is situated in Virginia.

We have enclosed an explanation of variable material and an actuarial memorandum in support of this filing. For the few variations that are identified in the certificate, we request the extension of previously-approved certificate rider form CR2000 (approved February 21, 2002) for use with this certificate form.

We assure the Department that, in accordance with DC Code 31-5416 and THE CURRENT Bulletin 04-IB-003-6/1, we provide a separate notice to the Policyholder regarding the District of Columbia Life and Health Insurance Guaranty Association disclaimer notice in connection with our GPNP99 Group Policy form as approved by the Department on July 1, 1999. A copy is attached for your reference.

The officer signing below certifies that the certificate form enclosed has received at least a 40 Flesch reading Ease Score.

If you have any questions or comments regarding this filing, please feel free to contact me via telephone (813-983-4927), fax (813-983-4940) or e-mail (mdiefenderfe@metlife.com).

Very truly yours

A handwritten signature in black ink, appearing to be "MD", written over a horizontal line.

Mark Diefenderfer
Senior Consultant – Group Contracts Development

A handwritten signature in black ink, appearing to be "Michael F. Tietz", written over a horizontal line.

Michael F. Tietz
Vice President

<i>SERFF Tracking Number:</i>	<i>META-128256481</i>	<i>State:</i>	<i>District of Columbia</i>
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Superseded Schedule Items

Please note that all items on the following pages are items, which have been replaced by a newer version. The newest version is located with the appropriate schedule on previous pages. These items are in date order with most recent first.

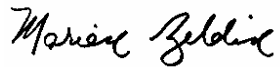
Creation Date:	Schedule	Schedule Item Name	Replacement Creation Date	Attached Document(s)
04/25/2012	Rate and Rule	Actuarial Memorandum	04/27/2012	Life of Duty corrected.pdf (Superseded)
04/11/2012	Rate and Rule	Actuarial Memorandum	04/25/2012	Act Memo.pdf (Superseded)

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ACTUARIAL FILING MEMORANDUM

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The premium for the benefit is \$17.75 per member per year.



Marian Zeldin
Vice-President & Actuary

April 24, 2012

METROPOLITAN LIFE INSURANCE COMPANY
LIFE OF DUTY BENEFIT
ACTUARIAL FILING MEMORANDUM

Life of Duty Benefit

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The premium for the benefit is \$1.775 per member per month.



Marian Zeldin
Vice-President & Actuary

March 23, 2012